Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 **Desc Petition** Page 1 of 25 (Official Form 1) (12/02) FORM B United States Bankruptcy Court Voluntary Petition Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Brooks, Simone T. All Other Names used by the Joint Debtor in the last 6 years All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Soc. Sec./Tax I.D. No. (if more than one, state all): Soc. Sec./Tax I.D. No. (if more than one, state all): xxx-xx-1369 Street Address of Joint Debtor (No. & Street, City, State & Zip Code): Street Address of Debtor (No. & Street, City, State & Zip Code): 7226 S. Indiana Chicago, IL 60619 County of Residence or of the County of Residence or of the Cook Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if d fferent from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) ■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Chapter or Section of Bankruptcy Code Under Which Type of Debtor (Check all boxes that apply) the Petition is Filed (Check one box) ☐ Railroad Individual(s) ☐ Chapter 11 Chapter 13 ☐ Stockbroker ☐ Chapter 7 ☐ Corporation ☐ Chapter 12 ☐ Chapter 9 ☐ Commodity Broker ☐ Partnership Sec. 304 - Case ancillary to foreign proceeding ☐ Clearing Bank ☐ Other Filing Fee (Check one box) Nature of Debts (Check one box) Full Filing Fee attached ☐ Business Consumer/Non-Business ☐ Filing Fee to be paid in installments (Applicable to individuals only.) Chapter 11 Small Business (Check all boxes that apply) Must attach signed application for the court's consideration ☐ Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. ☐ Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) U.S. Bankruptcy Court Statistical/Administrative Information (Estimates only) Northern District Of Illinois Debtor estimates that funds will be available for distribution to unsecured creditors. Filed: 11/22/2004 ☐ Debtor estimates that, after any exempt property is excluded and administrative exper Time: 9:29:18 Debtor: SIMONE T BROOKS

will be no funds available for distribution to unsecured creditors. 200-999 100-199 16-49 50-99 1-15

Case: 04-43189 Estimated Number of Creditors Chapter: 13 Rec. П Judge: Jack Schmetterer 341 mtg: 01/03/2005 @ 12:30PM Estimated Assets \$50,000,00 ConfHrg: \$500,001 to \$1,000,001 to \$10,000,001 to \$100 (i01 to \$50,001 to \$0 to \$10 million \$50 million \$100 millic \$50,000 \$100,000 \$500,000 \$1 million П Estimated Debts

\$500.00° to

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: 3112207

01/19/2005 @ 12:30PM

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 2 of 25

Form B 21 Official Form 21 (12/03)

FORM 21. STATEMENT OF SOCIAL SECURITY NUMBER

United States Bankruptcy Court Northern District of Illinois

In re Simone T. Brooks		
Debtor	C M	
7226 S. Indiana Address Chicago, IL 60619	Case No. Chapter	13
Employer's Tax Identification (EIN) No(s). [if any]: Last four digits of Social Security No(s).: xx-xx-1369	-	
STATEMENT OF SOCIAL SECURITY NUMBER((S)	
1. Name of Debtor (enter Last, First, Middle): <u>Brooks, Simone, T.</u> (Check the appropriate box and, if applicable, provide the required information.)		
/ X /Debtor has a Social Security Number and it is: 354-64-1369 (If more than one, state all.)		
/ /Debtor does not have a Social Security Number.		
2. Name of Joint Debtor (enter Last, First, Middle): (Check the appropriate box and, if applicable, provide the required information.)		
/ /Joint Debtor has a Social Security Number and it is: _ (If more than one, state all.)		
/ /Joint Debtor does not have a Social Security Number.		
I declare under penalty of perjury that the foregoing is true and correct. X Simone T. Brooks Signature of Debtor	M	
X Signature of Joint Debtor Date		<u> </u>

Official Form 19 (12/04-43189 Doc 1 Filed 11/22/04	Entered 11/22/04 09:18:	07 Desc Petition
Voluntary Petition	Name 6 A Debtor(s):	FORM B1, Page 2
(This page must be completed and filed in every case)	Brooks, Simone T.	
Prior Bankruptcy Case Filed Within Last 6		ional sheet)
Location Where Filed: - None -	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or	-	•
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of tirle 11, United States Code, understand the relief available under each such chapter, and choose to proceed under	Extended (To be completed if debtor is require	•
chapter 7.		hibit B
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor Simone T. Brooks	(To be completed if whose debts are pri I, the attorney for the petitioner nam that I have informed the petitioner the chapter 7, 11, 12, or 13 of title 11, U explained the relief available under the complete of the comple	nat [he or she] may proceed under
Signature of Joint Debtor	Signature of Aftorney for Debo Jeffrey J. Aleman #0238869	
Telephone Number (If not represented by attorney) Date Signatu of Attorney	Does the debtor own or have posses a threat of imminent and identifiable safety? Yes, and Exhibit C is attached No	harm to public health or
Signature of Attorney for Deblor(s) Jeffrey J. Aleman #6238869 Printed Name of Attorney for Debtor(s) Macey Chern & Diab Macey Chern & Diab	I certify that I am a bankruptcy petiting 110, that I prepared this document provided the debtor with a copy of the state	ion preparer as defined in 11 U.S.C. for compensation, and that I have
Firm Name 444 N. Wells, Ste. 301	Printed Name of Bankruptcy Pe	tition Preparer
Chicago, IL 60610 Address	Social Security Number	
(312) 467-0004 Fax: (312) 467-1832		
Telephone Number	Address	
Date	Names and Social Security num prepared or assisted in preparing	bers of all other individuals who
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.		
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	sheets conforming to the approp	d this document, attach additional riate official form for each person.
X Signature of Authorized Individual	X Signature of Bankruptcy Petition	n Preparer
Printed Name of Authorized Individual	Date	
Title of Authorized Individual	A bankruptcy petition preparer's provisions of title 11 and the Fee Procedure may result in fines or	deral Rules of Bankruptcy
Date	U.S.C. § 110; 18 U.S.C. § 156.	

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 4 of 25

United States Bankruptcy Court Northern District of Illinois

In re	Simone T. Brooks	Case No.	
		Debtor	
		Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	IOUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	85,000.00		
B - Personal Property	Yes	3	15,655.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured	Yes	1		87,392.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nenpriority Claims	Yes	1		30,000.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,213.68
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,563.68
Total Number of Sheets of ALL	Schedules	12			
	ד	Total Assets	100,655.00		
			Total Liabilities	117,392.00	

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 5 of 25

In re	Simone T. Brooks		Case No.	
		Debtor		

SCHEDULE A. REAL PROPERTY

Except as directed below, ist all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Debtor has real Estate located at 858 Washington Clover Baltimore, MD 21230	fee simple	-	85,000.00	64,000.00

(Currently, the debtor is living with family in Chicago)

 Sub-Total >
 85,000.00
 (Total of this page)

 Total >
 85,000.00

⁰ continuation sheets attached to the Schedule of Real Property

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 6 of 25

In re	Simone T. Brooks	Case No	
,		Debtor	

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet property identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property"

	Type of Property	N O N E	Description and Location of Proper	~	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			" -	
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chec	king account with Wachovia Bank		-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X				
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misce	ellaneous used household goods		-	1,250.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record tape, compact disc, ard other collections or collectibles.	Misce	ellaneous books, tapes, CD's etc.		-	20.00
6.	Wearing apparel.	Perso	onal Used Clothing		-	800.00
7.	Furs and jewelry.	Misce	llaneous costume jewelry		-	200.00
8.	Firearms and sports, photographic, and other hobby equipment.	X				
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
						2.070.00
				(Total of	Sub-Tota fthis page)	1> 2,270.00

2 continuation sheets attached to the Schedule of Personal Property

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 7 of 25

In	re	Simone T. Brooks		Debtor	Case No.	
			SCHED	OULE B. PERSONAL PROPEI (Continuation Sheet)	RTY	
·		Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annu:	ties. Itemize and name each	X			
11.	other	ets in IRA, ERISA, Keogh, or bension or profit sharing Itemize.	X	•		
12.		and interests in incorporated incorporated businesses.	X			
13.		sts in partnerships or joint es. Itemize.	X			
14.	and of	nment and corporate bonds her negotiable and gotiable instruments.	X			
15.	Accou	nts receivable.	x			
16.	proper	ny, maintenance, support, and ty settlements to which the is or may be entitled. Give tlars.	X			
17.		liquidated debts owing debtoring tax refunds. Give plars.	X			
18.	estates exercis debtor	ble or future interests, life s, and rights or powers sable for the benefit of the other than those listed in ule of Real Property.	X			
19.	interes death l	igent and noncontingent its in estate of a decedent, benefit plan, life insurance , or trust.	X			
					Sub-Tota	al > 0.00
					(Total of this page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 8 of 25

In re	Simone T. Brooks	Case No.
_		Debtor ,
		COMEDINE D. DEDCOMAL DEODEDTY

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21.	Patents, copyrights, and other intellectual property. Give particulars.	x			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Auto nobiles, trucks, trailers, and other vehicles and accessories.	2003 N	flitsubishi Eclipse, 6k miles	-	13,385.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Invertory.	Х			
29.	Animals.	Χ			
30.	Crops - growing or harveste 1. Give particulars.	X			
31.	Farming equipment and implements.	Х			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	X			

Sub-Total > (Total of this page)

13,385.00

Total >

15,655.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 9 of 25

In re	Simone T. Brooks	Case No.

Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,250.00	1,250.00
Books, Pictures and Other Art Cibjects; Collectibles Miscellaneous books, tapes, CE's etc.	735 ILCS 5/12-1001(b)	20.00	20.00
<u>Wearing Apparel</u> Personal Used Clothing	735 ILCS 5/12-1001(a)	800.00	800.00
Furs and Jewelry Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	200.00	200.00
Automobiles, Trucks, Trailers, and Other Vehicles 2003 Mitsubishi Eclipse, 6k miles	735 ILCS 5/12-1001(c)	1,200.00	13,385.00

⁰ continuation sheets attached to Schedule of Property Claimed as Exempt

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 10 of 25

		Cone No.	
In re	Simone T. Brooks	Case No	
		Debtor	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditor	rs hol		g secured claims to report on this Schedule D.	Τ.	T	- I	WALTE OF T	
CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIF CODE	СООШВНОК	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONT - NGWRT	DRLIGUIDAT	D SP U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. xx-xxx760-0			95		Ë			
Bogman 12301 Old Columbia Pike Silver Spring, MD 20904		-	first mortgage Debtor has real Estate located at 858 Washington Clover Baltimore, MD 21230 (Currently, the debtor is living with family in Chicago)					0.00
		L	Value \$ 85,000.00	╁	╁		28,000.00	0.00
Account No. xxxxxxxxxxxxxx0001	_	1	03	ĺ				
Mitsubishi Motors Credit of Americ Box 0538 Carol Stream, IL 60132	į	-	Lien on Vehicle 2003 Mitsubishi Eclipse, 6k miles Value \$ 13,385.00				23,392.00	10,007.0
Account No. xxxxxx3103	十	╁	01	1	Т			
Saxon Mortgage 1270 Northland Dr Ste 200			second mortgage Debtor has real Estate located at 858 Washington Clover Baltimore, MD 21230					
Saint Paul, MN 55120		-	(Currently, the debtor is living with family in Chicago)				36,000.00	0.0
		╄	Value \$ 85,000.00	+	╁	╁	30,000.00	
Account No.			Value f					
0 cortinuation sheets attached		<u> </u>	Value \$ (Total of	Sub this			87,392.00	
			(Report on Summary of S		Tot dul		87,392.00	

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 11 of 25

In re	e Simone T. Brooks	Case No.
	Debto	
	SCHEDULE E. CREDITORS HOLDING U	JNSECURED PRIORITY CLAIMS
unse addi	A complete list of claims entitled to priority, listed separately by type of secured claims entitled to priority should be listed in this schedule. In the dress, including zip code, and account number, if any, of all entities holding the date of the filing of this petition.	boxes provided on the attached sheets, state the name and mailing
on th	If any entity other than a spouse in a joint case may be jointly liable on a clathe appropriate schedule of creditors, and complete Schedule H - Codebtors the marital community may be liable on each claim by placing an "H," immunity."	s. If a joint petition is filed, state whether husband, wife, both of them
"Un	If the claim is contingent, place an "X" in the column labeled "Continger nliquidated." If the claim is disputed, place an "X" in the column labeled "lee columns.)	nt." If the claim is unliquidated, place an "X" in the column labeled Disputed." (You may need to place an "X" in more than one of these
	Report the total of claims listed on each sheet in the box labeled "Subtotal in the box labeled "Total" on the last sheet of the completed schedule. Rep	
	Check this box if debtor has no creditors holding unsecured priority claim	s to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if	claims in that category are listed on the attached sheets.)
	Extensions of credit in an involuntary case	
	Claims arising in the ordinary course of the debtor's business or financial appointment of a trustee cr the order for relief. 11 U.S.C. § 507(a)(2).	affairs after the commencement of the case but before the earlier of
□ V	Wages, salaries, and commissions	
inde	Wages, salaries, and commissions, including vacation, severance, and sick lependent sales representatives up to \$4,650* per person earned within 90 casation of business, which ever occurred first, to the extent provided in 11	days immediately preceding the filing of the original petition, or the
	Contributions to employee benefit plans	
	Morey owed to employee benefit plans for services rendered within 180 disation of business, whichever occurred first, to the extent provided in 11 U	
	Certain farmers and fishermen	
C	Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisher	erman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals	
	Claims of individuals up to \$2,100* for deposits for the purchase, lease, or t were not delivered or provided. 11 U.S.C. § 507(a)(6).	rental of property or services for personal, family, or household use,
	Alintony, Maintenance, or Support	
C	Claims of a spouse, former spouse, or child of the debtor for alimony, maint	enance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units	
T	Taxes, customs duties, and penalties owing to federal, state, and local gov	ernmental units as set forth in 11 U.S.C § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institu	
Of the	Claims based on commitments to the FDIC, RTC, Director of the Office of The Federal Reserve System or their predecessors or successors, to maintain	hrift Supervision, Comptroller of the Currency, or Board of Governors the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjust nent on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of

0 continuation sheets attached

adjustment.

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 12 of 25

In re	Simone T. Brooks		Case No
		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled

"Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. The Charletting has been been a condition helding unpresented nonministration to account on this Caladal D

	١ç	HL	sband, Wife, Joint, or Community	_ [9	<u>:</u> [Į D		
CREDITOR'S NAME AND MAILING ACDRESS INCLUDING ZIP CODE	CODE B B T O R	C T H				DI SPUTED	AMOUNT O	F CLAIN
Account No. xxxx-xxxx-xxxx-1244			03	٦٢	֓֞֞֞֞֞֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֡֓֓֡֓֡֓֡֓֡			
AT&T Universal Card P.O. Box 6018 The Lakes, NV 88901		_	Credit Card					3,000.00
Account No xxxx-xxxx-8348	-+	H	02	+-	╀	+		
	-1	ĺ	collection					
Capital One PO Box 60000 Seattle, WA 98190-6000		 - 					;	
Account No. xxxx-xxxx-xxxx-7845	_		01	+	<u> </u> -	-	10	,000.00
Choice Visa P. O. Box 6001 The Lakes, NV 88901-6001		1	Credit Card					
							17	,000.00
Account No.								
0 continuation sheets attached			(Total of	Sub this			30	,000.00
			(Report on Summary of S		Fot dule		30	,000.00

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 13 of 25

In re	Simone T. Brooks	Case No.								
	Debtor									
	SCHEDULE G. EXECUTORY	CONTRACTS AND UNEXPIRED LEASES								
	Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.									
	NOTE: A party listed on this schedule will not receive a schedule of crecitors.	notice of the filing of this case unless the party is also scheduled in the appropriate								
	Check this box if debtor has no executory contracts or	unexpired leases.								
	Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.								

O continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 14 of 25

In re	Simone T. Brooks	Case No.
		Debtor
	SC	HEDULE H. CODEBTORS
debto repor immo	in the cohedules of graditors. Include all guarant	person or entity, other than a spouse in a joint case, that is also liable on any debts listed by tors and co-signers. In community property states, a married debtor not filing a joint case should see on this schedule. Include all names used by the nondebtor spouse during the six years see.
	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

⁰ continuation sheets at ached to Schedule of Codebtors

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 15 of 25

Debtor's Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE NAMES Marcus 18	in re Simone i Bro	OK8	Case	No		
The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Debtor's Marital Status:	•	Debtor				
The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Debtor's Marital Status:	\$C	HUDIII E I CUDDENT INCOME OF INDU	VIDITAT :	DEDTAD/	(C 1)	
Debtor's Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE NAMES Marcus 18 RELATIONSHIP Son SPOUSE	SCI	ILDULE I. CURRENT INCOME OF INDI-	VIDUAL .	DEBIOR	(5)	
NAMES Marcus 18	The column labeled "Spou whether or not a joint peti	ise" must be completed in all cases filed by joint debtors and lition is filed, unless the spouses are separated and a joint petiti	by a married ion is not file	debtor in a cha	apter 12	or 13 case
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Subtotal					\$	0.00
SUBTOTAL		= : : : : : : : : : : : : : : : : : : :	\$			0.00
LESS PAYROLL DEDUCTIONS \$ 430.32 \$ a. Fayroll taxes and social security \$ 0.00 \$ b. Insurance \$ 0.00 \$ c. Union dues \$ 0.00 \$ d. Other (Specify) \$ 0.00 \$ SUBTOTAL OF PAYROLL DEDUCTIONS \$ 430.32 \$ TOTAL NET MONTHLY TAKE HOME PAY \$ 1,813.68 \$ Regular income from operation of business or profession or farm (attach detailed statement) \$ 0.00 \$ Income from real property \$ 0.00 \$	SUBTOTAL		<u> </u>	2,244.00		0.00
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c. Union dues \$ 0.00 \$ d. Other (Specify) \$ 0.00 \$ \$ 0.00 \$ \$ SUBTOTAL OF PAYROLL DEDUCTIONS \$ 430.32 \$ TOTAL NET MONTHLY TAKE HOME PAY \$ 1,813.68 \$ \$ Regular income from operation of business or profession or farm (attach detailed statement) \$ 0.00 \$ \$ Income from real property \$ 0.00 \$	b. Insurance		\$	0.00	\$	0.00
SUBTOTAL OF PAYROLL DEDUCTIONS TOTAL NET MONTHLY TAKE HOME PAY Regular income from operation of business or profession or farm (attach detailed statement) Income from real property \$\begin{array}{c} 0.00 \\ \\$ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\	c. Union dues		\$	0.00		0.00
SUBTOTAL OF PAYROLL DEDUCTIONS TOTAL NET MONTHLY TAKE HOME PAY Regular income from operation of business or profession or farm (attach detailed statement) Income from real property \$\begin{array}{c} 0.00 \\ \\$ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\	d. Other (Specify)		\$		\$	0.00
TOTAL NET MONTHLY TAKE HOME PAY Regular income from operation of business or profession or farm (attach detailed statement) Income from real property \$ 1,813.68 \$ 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6			<u> </u>		<u>\$</u>	0.00
Regular income from operation of business or profession or farm (attach detailed statement)						0.00
statement) \$ 0.00 \$ Income from real property \$ 0.00 \$			\$	1,813.68	<u> </u>	0.00
Income from real property			e	0.00	¢	0.00
• • •			\$			0.00
	•	•	\$			0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use			· · · · · · · · · · · · · · · · · · ·	0.00	Ψ	0.00
			and the second s	0.00	\$	0.00
Social security or other government assistance					-	
\"\"\"\"\"\"\"\"\"\"\"\"\"\"\"\"\"\"\"	(Specify)		\$		-	0.00
			\$		·	0.00
		ome	\$	υ.00	\$	0.00
Other monthly income (Specify) Rental Income \$ 400.00 \$			¢	ፈሰስ ስሳ	¢	0.00
	(obecity) <u>rental income</u>					0.00
	TOTAL MONTHLY INC					0.00

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

2,213.68

TOTAL COMBINED MONTHLY INCOME

(Report also on Summary of Schedules)

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 16 of 25

Simone T. Brooks	Case No	
	Debtor	
SCHEDULE J. O	CURRENT EXPENDITURES OF INDIVIDUAL I	DEBTOR(S)
Complete this schedule by est de bi-weekly, quarterly, semi-a	timating the average monthly expenses of the debtor and the debtor's annually, or annually to show monthly rate.	family. Pro rate any pay
Check this box if a joint peti expenditures labeled "Spouse.	ition is filed and debtor's spouse maintains a separate household. Co	omplete a separate sched
ent or home mortgage payment	t (include lot rented for mobile home)	\$398.00
re real estate taxes included?	Yes No	
property insurance included?	YesX	
ilities: Electricity and heating	fuel	\$ <u>130.68</u>
Water and sewe:	,	\$0.00
Telephone		\$ 70.00
Other		\$0.00
me maintenance (repairs and u	upkeep)	\$ <u>0.00</u>
od		\$ <u>250.00</u>
othing		\$ <u>0.00</u>
undry and dry cleaning		\$ <u>15.00</u>
edical and dental expenses		\$0.00
ansportation (not including car	r payments)	\$ 100.00
creation, clubs and entertainme	ent, newspapers, magazines, etc.	\$0.00
paritable contributions	,	\$0.00
surance (not deducted from wa	ages or included in home mortgage payments)	
Homeowner's or renter	r's , , , , , , , , , , , , , , , , , , ,	\$ 0.00
Life		\$ 0.00 \$ 0.00
Health		
Other		
exes (not deducted from wages	or included in home mortgage payments)	\$0.00
stal ment navments: (In chapte	er 12 and 13 cases, do not list payments to be included in the plan.)	
Auto		s <u> </u>
Other 2nd mortga	age	· · · · · · · · · · · · · · · · · · ·
Other		'''
Other	port paid to others	\$ 0.00
imony, maintenance, and supp	nal dependents not living at your home	\$ 0.00
yments for support of audition	of business, profession, or farm (attach detailed statement)	\$ 0.00
gular expenses from operation	for business, profession, or turn (white the terms)	\$ 0.00
ner		\$ 0.00
OTAL MONTHLY EXPENSES	S (Report also on Summary of Schedules)	\$
OR CHAPTER 12 AND 13 DE	RTOPSONI VI	
UK CHAPTER 12 AND 13 DE	d below, including whether plan payments are to be made bi-weekly,	, monthly, annually, or a
ovide the information requested the regular interval.	John, memany manage plant has mean and an area.	
er regular interval. Total projected monthly income	me	2,213.68
Total projected monthly avec	enses	1,563.68
. Total projected monthly expe	\$	650.00
, Excess income (A minus B) .		

(interval)

D. Total amount to be paid into plan each _____ Monthly_

650.00

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 17 of 25

United States Bankruptcy Court Northern District of Illinois

In re	Simone T. Brooks		Case No.	
		Debtor(s)	Chapter	13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 13 sheets [tota! shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date _[0/14/02

Signature

Simone T. Brooks

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C. §§ 152 and 3571.

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 18 of 25

Form 7 (9/00)

United States Bankruptcy Court Northern District of Illinois

In re	Simone T. Brooks		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$35,000.00	SOURCE (if more than one) Employment income - estimated 2002
\$28,000.00	Employment income - estimated 2003
\$4,000.00	Employment income - 2004 year-to-date

2. Income other than from employment or operation of business

None State the amount of nome received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$2,686.66	2003 - unemployment
\$5,373.33	2004 - unemployment

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 19 of 25

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS CF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

2

b. List all paymen's made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR

AND LOCATION

DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF

DATE OF SEIZURE

PROPERTY

5. Repossessions, foreclosures and returns

Non€

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately None preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either cr both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY**

NAME AND ADDRESS OF CUSTODIAN

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

3

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Macey Chern & Diab 444 N. 'Wells, Ste. 301 Chicago, IL 60610 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2004 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$2200 total. \$600 pre-filing,
\$1600 through plan.

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a join: petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 21 of 25

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None If

If the debtor has rroved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 22 of 25

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

5

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

None Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the deltor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

TAXPAYER

...D. NUMBER

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING

DATES

None

NAME

b. Identify any bus ness listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

ADDRESS NAME

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 23 of 25

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained and that they are true and correct.	in the foregoing statement of financial affairs and any attachments thereto
Date 10/14/04 Signature	Simone T. Brooks
Penalty for making a false statement: Fine of up to \$500,000 or impriso	Dahtan

6

Case 04-43189 Doc 1 Filed 11/22/04 Entered 11/22/04 09:18:07 Desc Petition Page 24 of 25

United States Bankruptcy Court Northern District of Illinois

Debtor(s) Chapter 13 Disclosure of Compensation of Attorney for Debtor(s) Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me vitini one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept. Prior to the filing of this statement I have received. Balance Due Debtor Other (specify): The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): The value of share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the cebtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed.							C	ase No.		
Pursuant to 11 U.S.C. § 329(a) and Bankruptey Rule 2016(b), 1 certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptey, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptey case is as follows: For legal services, I have agreed to accept. Prior to the filing of this statement I have received. Balance Due The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): The source of share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have not agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the tebtor at the meeting of creditors and confirmation hearing, and any digurned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of motions pursuant to 11 U.SC. 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions or any other adversary proceeding. CERTIFICATION Leartify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debt	In re	e Simone T. Broo	OKS_			Debtor(s)			13	
compensation paid to me within one year before the fulling of the petition in the petition in the petition in part to the petition of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept. Prior to the filing of this statement I have received. Balance Due The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. A copy of the agreement together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor: financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; (Other provisions as needed) Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as a needed. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions or any other adversary proceeding. CERTIFICATION Leartify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. CERTIFICATION										
For legal services, I have agreed to sceept. Prior to the filing of this statement I have received. S 615.00 Balance Due. S 1,585.00 The source of the compensation paid to me was: Debtor	1.			thin and waar hat	ste the tiling OT IN	e nemion in Dankit	inicy, or agreeu	to oc pare	, to 1110, 101 out	debtor and that ces rendered or to
Balance Due		For legal servic	es, I h	ave agreed to accep	t		\$			
Balance Due		Prior to the filir	ng of t	his statement I have	received		\$			
■ Debtor									1,585.00	
3. The source of compensation to be paid to me is: ■ Debtor □ Other (specify): 4. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. □ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement together with a list of the names of the people sharing in the compensation is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtors: financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the cebtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed. 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions or any other adversary proceeding. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. CERTIFICATION Alampa #6239869 Macey & Chern 444 N. Wells, Ste. 301 Chicago, IL 60610	2.	The source of the co	mpen	sation paid to me wa	as:					
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a. Analysis of the debtor's: financial situation, and rendering advice to the debtor in detailming the color in the a petition is sharply. b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the cebtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed. 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions or any other adversary proceeding. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. Dated: Dated: Dated: Dated: Date Adv (A Chang) Adv (A Chang) Chicago, IL 60610 H (2723707)		☐ I have agreed to copy of the agre	share emen	e the above-disclose t together with a lis	ed compensation v t of the names of t	vith a person or per he people sharing in	rsons who are no n the compensati	ot membe on is atta	rs or associates on the ched.	of my law firm. A
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Dated:				CEI	RTIFICATION				Í	
(312) 467-0004 Fax: (312) 467-1832		s bankruptcy proceedi	regoir ng.	111-1	ternent of any agre	Jeffrey J. Aler Macey & Che 444 N. Wells,	man #6238869 irin , Ste. 301	Ly		of the debtor(s) in
		<u> </u>				(312) 467-000	04 Fax: (312)	467-183	2 1 1 1	<i>,</i>

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO CONSUMER DEBTOR OF AVAILABLE CHAPTERS

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcehol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-qwned farm.

I, the debtor, affirm that I have read this notice. Debtor's Signature Date Case Number Date Date	